

**From:** "George Briant" <fnbc@classicnet.net> on 04/10/2006 11:40:03 AM

**Subject:** Interagency Concentrations in Commercial Real Estate Lending

George Briant  
Box 97  
Canadian, TX 79014-0097

April 10, 2006

Comments to Federal Reserve

Dear Comments to Federal Reserve:

Dear Sirs:

As the President of a small community bank, I would like to express my opposition to the CRE proposal. As with most banks, we have a very conservative underwriting policy for loans that would fall in this category. We know our customers as well as the property that we are financing. Each credit is monitored from inception to payoff.

There are more than adequate laws and regulations currently in place that allow regulators to adequately supervise and monitor this type of lending. This proposal will ultimately hurt the consumer and small communities as it will only serve to impede our ability to serve this important need in our respective lending areas.

Examiners should consider commercial real estate lending on a bank by bank basis and take appropriate action as needed. There are adequate capital guidelines in place and certainly no need to further complicate the issue with this type of new regulation.

Sincerely,

George Briant  
President  
The First National Bank of Canadian  
Box 97  
Canadian, TX 79014

Sincerely,

George Briant